



Certificate of Achievement

The Asia Pacific Financial Services Association
proudly presents this certificate of achievement to

黃馨嫻

Hsin Hsien Huang

for qualifying the **APFinSA Award 2023**.



A handwritten signature in dark ink, reading 'Matthew Kang'.

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2023-0258